

Table I.B.3.b.(2)(2004) Percent of private-sector full-time employees that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2004

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	72.3%	76.3%	70.6%	70.1%	70.9%	73.1%	72.8%	72.2%
Industry group **								
Agric., fish., forest.	69.0%	80.1%	65.0%	54.0%	80.3%	58.2%	70.3%	68.6%
Mining and manufacturing	79.0%	73.5%	72.4%	73.8%	75.0%	82.6%	74.7%	79.7%
Construction	66.8%	75.2%	69.8%	64.3%	61.6%	65.6%	69.7%	63.5%
Utilities and transp.	78.3%	78.4%	73.7%	70.1%	74.6%	80.6%	74.6%	78.8%
Wholesale trade	77.6%	75.6%	71.2%	77.0%	79.2%	79.4%	75.2%	78.7%
Fin. svcs. and real estate	81.4%	81.6%	71.0%	81.7%	83.4%	81.4%	78.9%	81.8%
Retail trade	63.2%	71.3%	65.4%	64.8%	67.3%	60.7%	67.6%	62.1%
Professional services	75.7%	78.8%	74.8%	74.7%	71.4%	77.4%	76.4%	75.5%
Other services	57.9%	73.9%	66.7%	58.8%	56.4%	54.5%	67.9%	55.0%
Ownership								
For profit, incorporated	72.0%	76.5%	70.1%	70.2%	70.6%	72.5%	72.6%	71.8%
For profit, unincorporated	70.2%	74.1%	69.3%	67.0%	69.4%	70.6%	71.8%	69.6%
Nonprofit	76.3%	81.8%	76.1%	73.4%	73.0%	78.4%	76.0%	76.3%
Age of firm								
Less than 5 years	66.4%	77.1%	67.5%	64.1%	61.2%	51.0%	72.8%	57.9%
5-9 years	67.9%	72.8%	71.7%	65.2%	66.6%	65.5%	71.5%	65.0%
10-19 years	68.4%	79.3%	68.0%	67.2%	63.7%	66.5%	71.8%	65.7%
20 or more years	73.4%	75.5%	71.9%	72.3%	73.1%	73.9%	73.4%	73.4%
Unknown	73.4%	100.0%	72.1%	79.4%	73.1%	73.3%	88.3%	73.3%
Multi/single status								
2 or more locations	73.2%	81.0%	73.3%	75.8%	72.4%	73.2%	76.2%	73.1%
1 location only	70.4%	76.2%	70.3%	68.1%	68.3%	68.2%	72.4%	67.6%
Percent full-time employees								
Less than 25%	72.8%	90.2%	82.6%	61.3%	70.0%	76.9%	76.2%	71.8%
25-49 %	67.0%	71.5%	66.7%	63.2%	64.3%	68.7%	65.1%	67.5%
50-74 %	67.1%	73.3%	69.7%	64.2%	62.2%	68.0%	70.7%	66.2%
75% or more	73.1%	76.8%	70.7%	71.1%	72.2%	73.8%	73.3%	73.1%
Union presence								
No union employees	72.1%	75.9%	69.9%	70.0%	71.4%	72.8%	72.5%	71.9%
Has union employees	72.9%	86.1%	78.4%	71.5%	68.2%	73.4%	76.5%	72.6%
Unknown	72.9%	84.3%	75.1%	68.8%	69.4%	73.1%	79.0%	72.8%
Percent low wage employees								
50% or more low wage	58.2%	72.2%	59.0%	55.1%	56.1%	58.2%	63.1%	57.2%
Less than 50% low wage	76.0%	77.1%	72.6%	73.9%	75.4%	77.1%	74.6%	76.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.B.3.b.(2)(2004) Standard error for percent of private-sector full-time employees that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2004

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.45%	0.58%	0.50%	0.93%	0.88%	0.72%	0.54%	0.56%
Industry group **								
Agric., fish., forest.	5.72%	2.50%	9.40%	12.13%	10.76%	8.89%	5.49%	6.42%
Mining and manufacturing	0.63%	2.74%	1.50%	1.80%	1.27%	0.86%	1.41%	0.66%
Construction	0.71%	1.42%	2.14%	4.22%	5.17%	4.90%	1.76%	1.58%
Utilities and transp.	2.01%	4.21%	4.83%	3.64%	3.96%	2.16%	2.32%	2.17%
Wholesale trade	2.22%	2.65%	2.83%	1.29%	3.36%	3.32%	1.71%	2.74%
Fin. svcs. and real estate	0.42%	2.42%	3.05%	1.36%	1.70%	0.60%	2.04%	0.52%
Retail trade	0.89%	1.61%	1.53%	2.30%	2.64%	1.20%	0.91%	1.08%
Professional services	0.52%	1.24%	1.37%	1.53%	1.06%	0.86%	1.06%	0.63%
Other services	1.03%	1.90%	2.90%	1.85%	3.16%	2.09%	1.06%	1.28%
Ownership								
For profit, incorporated	0.65%	0.85%	0.55%	1.16%	1.19%	0.97%	0.65%	0.81%
For profit, unincorporated	1.02%	1.67%	1.60%	1.93%	1.53%	2.23%	0.95%	1.38%
Nonprofit	0.83%	1.80%	1.70%	1.77%	1.21%	1.29%	0.72%	1.01%
Age of firm								
Less than 5 years	1.80%	1.86%	3.92%	2.87%	5.31%	7.41%	1.44%	2.25%
5-9 years	1.51%	1.74%	3.00%	3.10%	4.24%	2.88%	1.06%	2.21%
10-19 years	1.46%	1.18%	1.04%	2.29%	2.99%	4.47%	1.28%	2.10%
20 or more years	0.76%	0.91%	0.41%	1.30%	0.85%	1.28%	0.75%	0.94%
Unknown	0.77%	29.81%	20.30%	9.60%	3.20%	0.79%	11.75%	0.78%
Multi/single status								
2 or more locations	0.57%	3.40%	0.75%	1.49%	1.14%	0.75%	1.19%	0.60%
1 location only	0.37%	0.57%	0.54%	1.27%	1.15%	3.98%	0.52%	0.87%
Percent full-time employees								
Less than 25%	3.30%	3.21%	5.49%	5.29%	3.31%	4.71%	3.17%	3.84%
25-49 %	1.84%	3.80%	2.92%	2.95%	4.15%	2.31%	2.29%	2.24%
50-74 %	0.98%	2.20%	1.19%	2.73%	2.36%	1.54%	1.40%	0.96%
75% or more	0.49%	0.66%	0.55%	1.06%	0.93%	0.70%	0.63%	0.61%
Union presence								
No union employees	0.61%	0.60%	0.55%	0.77%	0.87%	1.19%	0.51%	0.77%
Has union employees	0.79%	2.17%	3.75%	4.62%	3.17%	1.05%	2.38%	0.81%
Unknown	1.05%	6.70%	15.43%	6.55%	2.62%	1.13%	5.85%	1.06%
Percent low wage employees								
50% or more low wage	1.02%	1.95%	2.51%	1.89%	1.23%	1.70%	1.10%	1.25%
Less than 50% low wage	0.36%	0.84%	0.51%	1.10%	0.97%	0.67%	0.65%	0.50%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.

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